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ABSTRACT

This teaching unit, Insurance, is one in a series of career guides developed by Project CHOICE (Children Have Options in Career Education) to provide the classroom teacher with a source of career-related activities linking third and fourth grade elementary classroom experiences with the world of work. Part of the Business and Office Occupations Career Cluster, these seven lessons introduce terminology related to insurance occupations, discuss advantages and disadvantages of insurance sales work, and review training and licensing procedures. An introductory section gives the unit rationale, goals, performance objectives, entry-level assessment, and evaluation. A list of instructional materials, such as films, filmstrips, books, art supplies, and community resources, is included in this section. Each lesson contains a statement of purpose, materials needed for the lesson, an introductory statement, class activities, and a summary activity. Written materials (such as worksheets, surveys, and task cards) are included where feasible. (This guide is one of twenty-four in the series for grades 3 and 4--CE 025 766-789.) (MEK)

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OFFICE OF CLAUDE W. RICHARDSON
KERN COUNTY SUPERINTENDENT OF SCHOOLS

Project CHOICE
#102

A CAREER UNIT FOR GRADES 3 and 4

INSURANCE

(Business and Office Occupations Career Cluster)

CE 025 768

U S DEPARTMENT OF HEALTH
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

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May, 1978

FOREWORD

Project CHOICE: Children Have Options in Career Education, is an Exemplary Project from the San Diego City School District, which has been adapted, with ESEA Title IV-C funding, for Kern County Schools.

Through Project CHOICE, units have been developed to provide the classroom teacher with a source of career-related activities linking classroom experiences with the world of work. All students, regardless of their post-high school plans, share an equal need for career awareness, decision making skills, and other elements of career education. This goal can be accomplished if all teachers and counselors "fit" the appropriate units where they best apply in the curriculum.

We are indebted to the San Diego City School District, and the Project CHOICE staff, for developing and field testing the original units.

For their excellent work in re-writing the units in order to adapt them for use in Kern County Schools, we wish to recognize:

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JUL 21 1980

Business and Office Occupations Career Cluster

INSURANCE

CONTENTS

	Page
FOREWORD	i
RATIONALE	1
GOALS	1
PERFORMANCE OBJECTIVES	1
ENTRY LEVEL ASSESSMENT	2
EVALUATION	2
SUGGESTED INSTRUCTIONAL MATERIALS	3
COMMUNITY RESOURCES	3
INSTRUCTIONAL STRATEGY LESSONS 1 through 7	4
TEACHER INFORMATION SHEET	6
TEACHER INFORMATION SHEET: EDUCATIONAL BACKGROUND	11
TASK CARDS 1 through 20	15

BUSINESS AND OFFICE OCCUPATIONS CAREER CLUSTER:

INSURANCE

TEACHERS' GUIDE

RATIONALE

Buying and selling insurance is a business that affects most families and adults. Children need to become aware of the importance of insurance occupations. Activities included in this unit are designed to make children aware of the responsibilities of insurance workers. The students will learn some terminology and background related to the insurance occupations. Job appreciation and worker-consumer attitudes will also be explored.

GOALS

Through this unit, the students will:

- -Become aware of the career opportunities connected with insurance occupations.
- -Become aware of insurance occupations and responsibilities involved with various jobs.
- -Learn about the training and licensing needed in insurance occupations.
- -Gain an understanding of the importance of insurance and the seller-buyer relationship.
- -Become aware of the advantages and disadvantages in being an insurance salesperson.
- -See the relationship between educational skills and working in insurance occupations.

PERFORMANCE OBJECTIVES

By the end of this unit, the students will be able to:

- -List five jobs necessary to insurance occupations and describe the workers responsibilities.
- -Describe the roles of the buyer and seller in an insurance transaction.

-Name three advantages of being an insurance salesperson; three disadvantages.

-Tell what special training is needed by insurance salespersons.

-Name five school skills needed by insurance workers.

ENTRY LEVEL ASSESSMENT

Use this informal inventory to determine class awareness of the insurance business:

1. What are 5 jobs connected with insurance businesses? What do the workers do in these jobs?

2. List 4 things a buyer needs to know when purchasing insurance.

3. What are 3 advantages of being an insurance salesperson? What are 3 disadvantages?

4. What special training is needed by an insurance salesperson?

5. What school learned skills are necessary to work in any insurance occupation?

EVALUATION

The final lesson has been set aside for evaluation. The Entry Level Assessment may be used as a pretest as well as a post-test, or the teacher may wish to develop his/her own. Responses may be taped or written, so that comparisons may be made in order to determine how well pupils have achieved the objectives.

Note: Due to technical terminology used, it might be desirable to make a vocabulary chart, defining terms used and keep it posted for the duration of the unit.

SUGGESTED INSTRUCTIONAL MATERIALS

The following materials and equipment should be used in this unit:

- -Tapes and tape recorder.
- -Newspapers and magazines.
- -A variety of art materials.
- -Task cards.
- -Record player.

COMMUNITY RESOURCES

The following persons may be helpful as resources:

- -Local Insurance Agent.
- -Parents, both mothers and fathers.
- -Local Insurance Companies.

INSTRUCTIONAL STRATEGY: LESSONS 1 - 7

Lesson 1

PURPOSE

To develop an awareness of the career opportunities connected with insurance occupations.

MATERIALS

1. Tape recorder and tape.
2. Entry Level Assessment.
3. Butcher paper.
4. Felt pen.
5. Worker Wheel, next page, for reference only.
6. Task cards 1 and 2.

INTRODUCTION

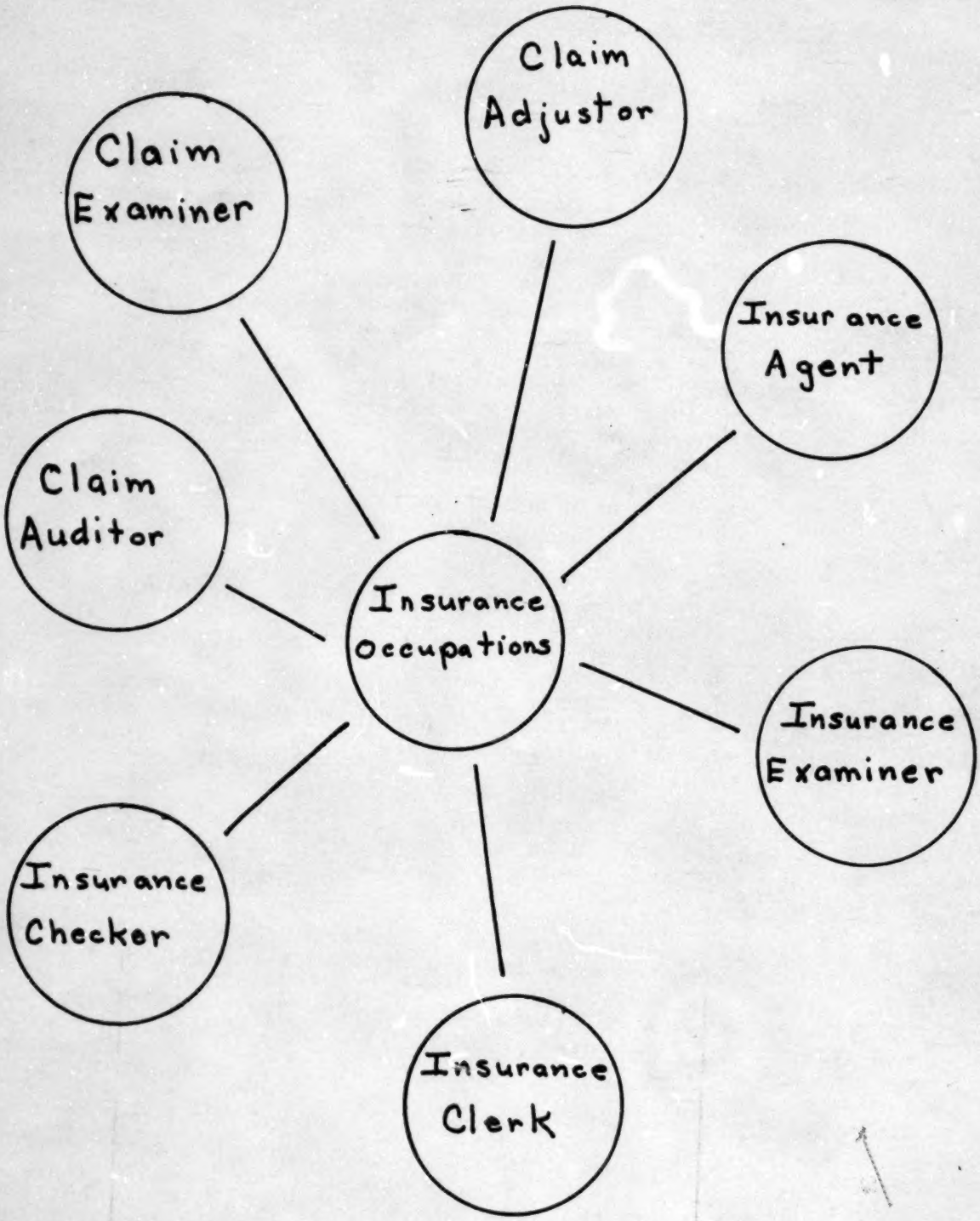
Say: "Does your Mom or Dad sell insurance or work for an insurance company? Have you ever met anyone who works with insurance? What did that person do? There are several insurance occupations besides a salesperson. Some of these are: claims adjustor, claim examiner, claim auditor, insurance checker, insurance clerk, and insurance examiner." Fill in a blank Worker Wheel.

CLASS ACTIVITIES

1. Take Entry Level Assessment.
2. Have a class discussion based on Introduction.
3. Make a Worker Wheel and compare with the one on the next page.
4. Do task cards.

SUMMARY

1. Review Worker Wheel.
2. Individual reports from students using task cards.


Claim Examiner
Claim Adjustor
Insurance Agent
Claim Auditor
Insurance Occupations
Insurance Examiner
Insurance Checker
Insurance Clerk

Teacher Information Sheet

From the Dictionary of Occupational Titles, Volume I

Definitions of Titles

Insurance Salesperson: Insurance Agent

Sells insurance to new and present clients recommending amount and type of coverage, based on analysis of prospect's circumstances. Compiles lists of prospective clients to provide leads most likely to produce additional business. Contacts prospects to persuade them to purchase policy. Explains features of policies offered. Calculates rates to be applied to policy for each prospect, using rate books. May collect weekly or monthly premium from policy holders and keep record of payments. May be designated according to type of insurance sold as Casualty Insurance, Fire Insurance, Life Insurance, Marine Insurance. May work independently, selling a variety of insurance, such as life, fire, casualty, and marine, for many companies and be designated as Insurance Broker. May work independently and sell for one company, and be designated as General Agent.

Claim Adjustor

Investigates claims for loss or damages filed in conjunction with insurance policy and tries to effect settlement out of court. Examines claim form and other records to determine insurance coverage. Interviews or corresponds with claimant and witnesses, consults police and hospital records, and inspects property damage to determine extent of company's liability, varying method of investigation according to type of insurance. Prepares report of findings and negotiates settlement with claimant. When settlement cannot be negotiated, recommends litigation by legal department. May attend litigation hearings. Does not settle life, accident and sickness claims. May be designated according to type of claim adjusted.

Claim Examiner

Reviews settled insurance claims to determine that payments and settlements have been made in accordance with company practices and procedures. Analyzes data used in settling claim to determine its validity in payment of claims. Reports overpayments, underpayments, and other irregularities. Confers with legal counsel on claims requiring litigation.

Claim Auditor

Analyzes insurance claims to determine extent in accordance with policy provisions. Compares data on claim application, death certificate, or physician's statement with policy file and other company records to ascertain completeness and validity of claim. Corresponds with agents and claimants or interviews them in person to correct errors or omissions on claim forms, and to investigate questionable facts. Pays claimant amount due. May not investigate claims in field but refers all questionable cases to others.

Insurance Checker

Verifies accuracy of insurance company records by performing any combination of following duties. Compares computations on premiums paid, interest and dividends due with same data on other records. Verifies data on applications and policies, such as age, name, and address, principal sums, and value of property. Proofreads printed material concerning insurance programs. Verifies computations on interest accrued, premiums due, and settlement surrender, or loan values, using calculating machine. Verifies accuracy of data punched on tabulating cards. May train new employees.

Insurance Clerk: group insurance auditing clerk

Keeps records of group insurance policies such as life, hospitalization, and workmen's compensation, covering company employees and dependents. Explains insurance plan to new employees. Writes data on application blanks and forwards them to insurance company. Files records of claims and fills out cancellation forms when employees leave company service. May correspond with physicians, hospitals, and employees regarding claims.

Insurance Examiner

Evaluates policyholder complaints and conformity of insurance companies and agents with standards of the State Regulatory Commission to recommend punitive action and authorize issuance or revocation of licenses. Reviews records and documents submitted by insurance companies, field investigators, and complaining parties to determine compliance with prescribed standards. Interviews complainants and company representatives to determine validity of complaints. Recommends initial or additional investigation where evidence of fraud, misprepresentation, overcharging, or other irregularities exist. Reviews commission files to verify accreditation of companies and agents. Recommends legal or administrative action for irregularities uncovered by investigation. Authorizes license issuance, renewal, or suspension of companies and agents on basis of findings. May audit records and accounts to determine compliance with prescribed accounting procedures.

Lesson 2

PURPOSE

To develop a greater awareness of the responsibilities involved in various insurance occupations.

MATERIALS

1. Worker Wheel, from lesson 1.
2. Butcher paper.
3. Felt pen.
4. Task cards 3 through 5.
5. Teacher Information Sheet, preceeding pages.

INTRODUCTION

Say: "Look at the Worker Wheel. What are the responsibilities of the insurance salesperson? claim adjustor? claim examiner? claim auditor? insurance checker? insurance clerk? insurance examiner?" (Much of the information will be directed by the teacher use of the Teacher Information Sheet.)

CLASS ACTIVITIES

1. Review terms on Worker Wheel.
2. Make a chart listing the insurance occupation and the responsibilities connected with that position.
3. Task cards.

SUMMARY

1. Review worker responsibility chart.
2. Individual or group reports from children using task cards.

Lesson 3

PURPOSE

To become aware of the various types of insurance available and how the workers jobs are related.

MATERIALS

1. Chart from Lesson 2.
2. Samples of insurance policies: automobile, homeowners, life, income protection, hospitalization, marine, etc.
3. Task cards 6 and 7.
4. Butcher paper.
5. Felt pen.
6. Parent speaker.

INTRODUCTION

Teacher will need to direct the discussion and interpret meaning for students.
Say: "Does your family have any type of insurance? Why do you think insurance is necessary? What are some different types of insurance your family can buy? Families buy insurance according to their needs. If you were buying an insurance policy to cover your new car, which of these workers would be involved? How? If your car was damaged, what workers would be involved? How? Families living in a home need a different type of insurance than those living in apartments. The cost of insurance policies varies too. A homeowners policy must cover more than a renters policy because it must include the house as well as the contents or furnishings. This is true of car insurance or marine insurance. Also, the rate charged for some kinds of insurance depends on how old you are when you first buy the insurance policy. Today we'll learn more about how a family decides what insurance policy they need."

CLASS ACTIVITIES

1. Review chart from Lesson 2.
2. List various types of insurance a family may need.
3. Discuss the insurance policy samples.
4. Task cards.
5. Have a parent describe an insurance plan they have and how this plan covers the family.

SUMMARY

1. Review chart listing types of insurance.
2. Individual or group reports from children using task cards.

Lesson 4

PURPOSE To become aware of the training and licensing needed in insurance occupations.

MATERIALS

1. Teacher Information Sheet, next page.
2. Resource person, local insurance agent.
3. Task cards 8 through 10.

INTRODUCTION Teacher will need to direct the discussion and lead the children to understanding. Say: "Some laws concerning insurance are not the same in every state. California may have some laws that are different from Arizona or Oregon. Because the laws are different, each state requires people engaged in selling insurance to take a test and if they pass the test, then they can sell insurance. Those people working in insurance need to graduate from high school. Many insurance companies also require a college education, depending on the particular area in which the person works in the insurance business."

CLASS ACTIVITIES

1. Listen to the guest speaker and have a class discussion based on Introduction.
2. Do task cards.

SUMMARY

1. Review the training needed to enter the insurance occupation.
2. Individual or group reports from children using task cards.

Teacher Information Sheet

Educational Background:

Those persons involved in insurance underwriting, generally have a college degree in liberal arts or business administration, although a major in almost any college field is considered as a good background. High school graduates are not completely rejected; however, their opportunities for advancement are limited. With just a high school background, applicants usually begin in a clerical position.

An insurance agent may have only a high school diploma but companies prefer to hire those individuals that have either some college training or business experience. Some companies require a college degree in business administration, accounting, or finance.

States require that those individuals engaged in selling life insurance, property insurance, and liability insurance be licensed by the state in which they work. The examination tests the applicant's knowledge of insurance laws of the state.

Lesson 5

PURPOSE

To gain an appreciation of the advantages and disadvantages of being an insurance salesperson.

MATERIALS

1. Butcher paper.
2. Felt pen.
3. Task cards 11 through 16.
4. Worker Wheel.

INTRODUCTION

Say: "Would you like to work in the field of insurance? What are some of the advantages? Think about the hours a person works. Would an insurance salesperson work the same hours everyday? Think about the salary. Would the insurance worker make the same salary each month? Do all insurance workers have the same advantages and disadvantages to their jobs? Let's take one worker at a time and think about the kind of job that needs to be done."

CLASS ACTIVITIES

1. Make a chart of the advantages and disadvantages of insurance occupations.
2. Do task cards.

SUMMARY

1. Review chart of advantages and disadvantages.
2. Individual or group reports from children using task cards.

Lesson 6

PURPOSE

To gain an understanding of the relationship between school learned skills and working in insurance occupations.

MATERIALS

1. Butcher paper.
2. Felt pen.
3. Task cards 17 through 20.

INTRODUCTION

Say: "What are some skills we learn in school? If you worked in an insurance occupation, how could you use math? reading? writing? spelling? social skills?" (These headings should be on the butcher paper before the lesson begins.)

CLASS ACTIVITIES

1. Class discussion based on the Introduction.
2. Do task cards.

SUMMARY

1. Review chart and add any additional items the children mention.
2. Individual or group reports from children using task cards.

Lesson 7

PURPOSE — To help children understand their growing awareness of insurance occupations and their responsibilities.

MATERIALS

1. Tape from pre-test.
2. Entry Level Assessment.
3. Tape recorder, tape.
4. Task cards 1 through 20.

INTRODUCTION — Say: "Today we will find out how much we have learned about insurance occupations. First, we will listen to the tape recording we made before we began our unit. Afterwards, we will make a new tape and compare the answers to find out how much more we know now."

CLASS ACTIVITIES

1. Listen to the pre-test tape.
2. Make another tape as a post-test.
3. Free use of task cards.

SUMMARY — The children should feel free to report on the task cards used. Also, the children should be able to discuss what they liked or disliked about the unit.

INSURANCE FOR ALL

You need:

-newspapers.

-scissors.

-12 x 18 manila paper.

-paste.

Look in the newspaper. Cut out all the ads for insurance companies and paste them on the manila paper. How many different companies could you find?

TASK CARD 7

INSURANCE FOR ALL

You need:

-newspapers.

-scissors.

-12 x 18 manila paper.

-paste.

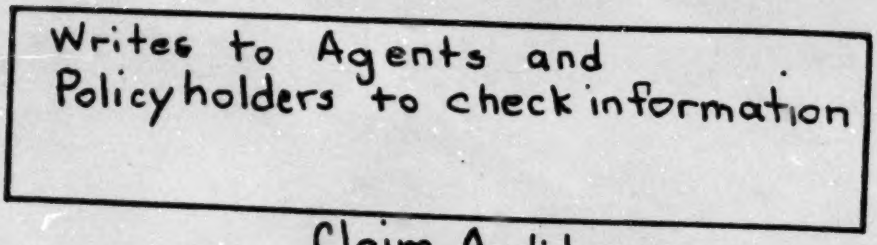
Look in the newspaper. Cut out all the ads for insurance companies and paste them on the manila paper. How many different companies could you find?

Companies for Us!!

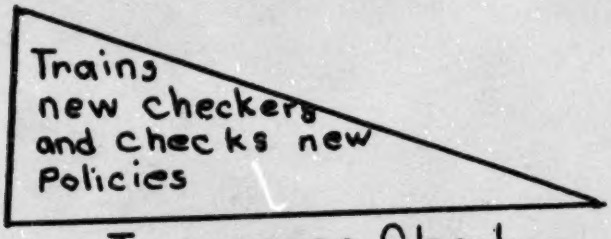
You need:

- -telephone directory.
- -paper.
- -pencil.
- -tutor or parent helper.

Look in the telephone directory. Find all the insurance company offices in your area. Make a telephone directory for your classroom listing just the offices near your school or home. Be sure you list the insurance companies in alphabetical order.



Claim Auditor



Insurance Checker

Insurance Clerk

Insurance Examiner

GUESS WHO?

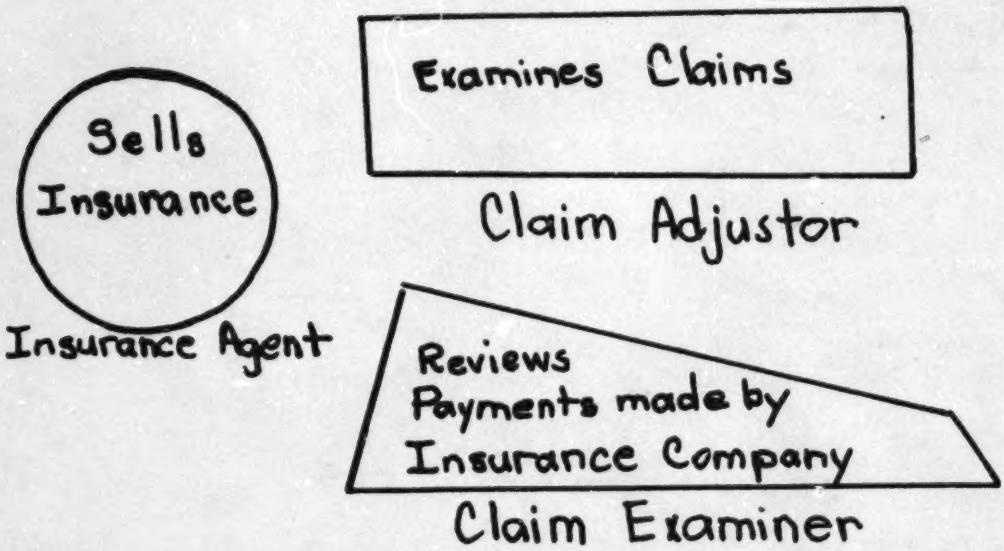
You need:

-acting skills.

-an audience.

-tutor or parent helper.

Choose one of the insurance occupations. Pantomime what that person does. See if others can guess your job.



WHO AM I?

You need:

-acting skills.

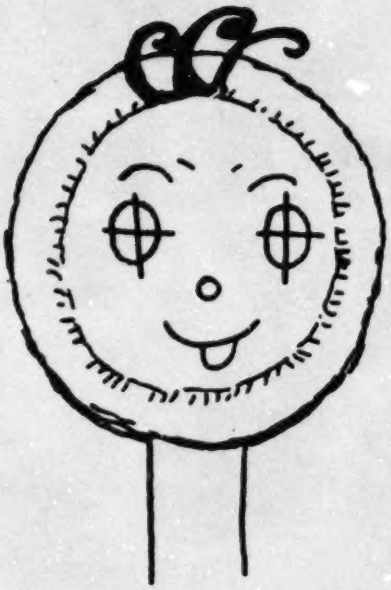
-an audience.

-tutor or parent helper.

Think about what you have learned about insurance occupations.

Choose one of the jobs and pantomime what that worker does.

See if your friends can guess what your job title is.



TOP SALESPERSON

You need:

-two paper plates.

-yarn.

-felt pens.

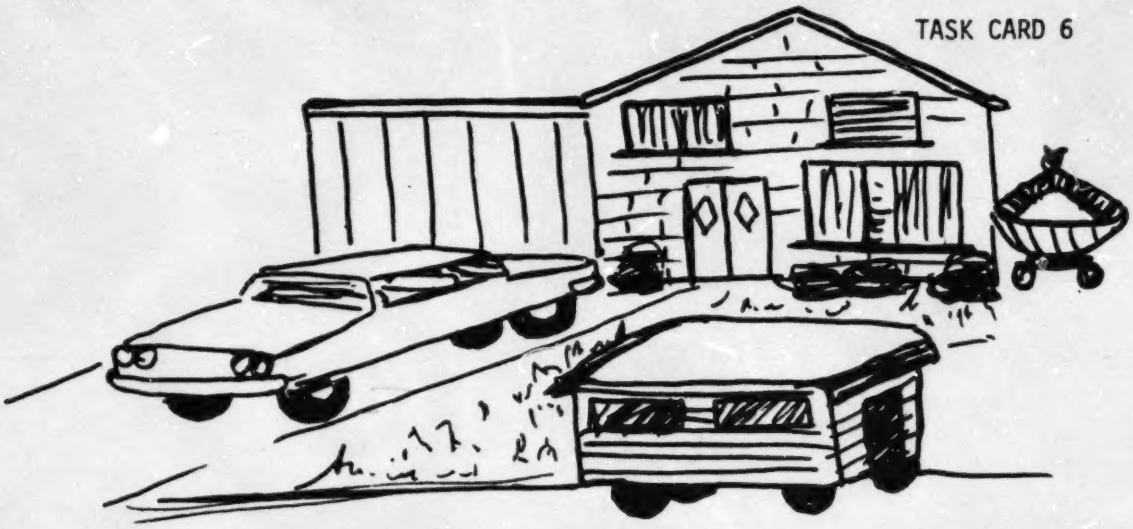
-stapler.

-tutor or parent helper.

Draw or paint a face on a paper plate. Staple two plates together leaving space to insert a hand. Use yarn for hair. Ears can be placed between the two plates as they are stapled together. Your puppet is ready.

Pretend that your puppet is a top insurance salesperson. Plan to tell the class what makes a top salesperson. The impression you give the customer is part of being successful.

1. Appearance - be neat and clean.
2. Know about insurance.
3. Manner - be friendly and courteous.
4. Attitude - be enthusiastic about your work.



HOW MUCH INSURANCE?

You need:

-paper.

-pencil.

-tutor or parent helper.

-9 x 12 manila paper.

-crayons.

Pretend you have just bought a new car, house, camper, or boat. You will need to buy an insurance policy to protect your purchase. Tell how much insurance coverage you need and what you expect your insurance policy to cover, such as fire or theft. Have the tutor or aide, help you write your ideas on paper. You may want to color a picture to show your new purchase.

TASK CARD 7

ACTORS ALL!!

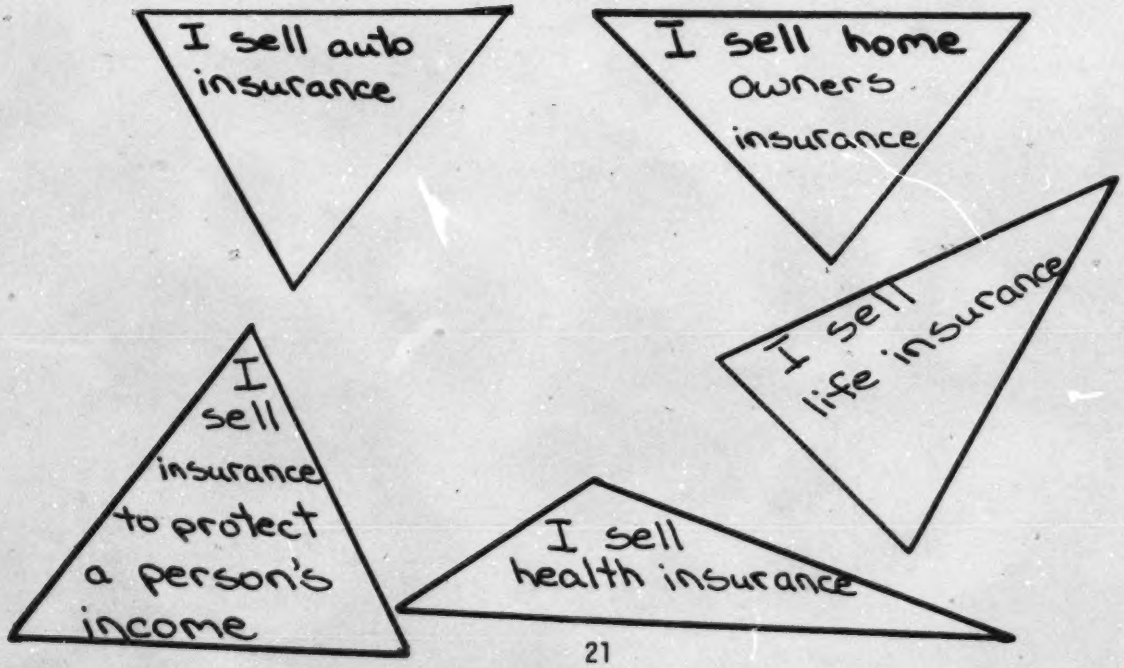
You need:

-a friend.

-acting skill.

-tutor or parent helper.

Pretend you are selling insurance. Tell your friend what kind of insurance you are selling and why your friend should buy the insurance from you.


I sell auto insurance
I sell home owners insurance
I sell life insurance
I sell insurance to protect a person's income
I sell health insurance

Insurance Sales Person

I talk to people.	I explain insurance.
I collect money.	I read rate books.

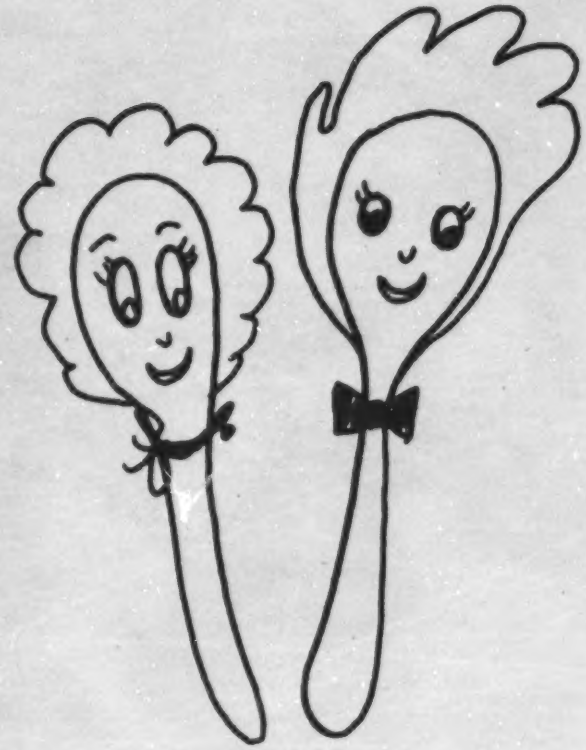
WORK! WORK! WORK!

You need:

-crayons.

-12 x 18 manila paper.

You are an insurance agent. Draw four pictures to show some of the jobs you have to do. Use the picture on this task card to help you. Divide your paper into four boxes and copy the sentences, one in each box. Now you are ready to illustrate the sentences.



T. V. TIME

You need:

-a friend to work with.

-construction paper.

-felt pens.

-wooden spoons or scrap wood shaped like spoons.

-tutor or parent helper.

Make puppets from wooden spoons or pieces of wood shaped like spoons. Make a face on the wood with felt pens. Use construction paper over the bowl of the spoon to make hair. You can add a tie and bells for decoration.

Make up a skit for a T.V. commercial about an insurance company. Be sure to include reasons for owning insurance, kinds of insurance. Try to sell your company to the television audience.

WORKERS WANTED

You need:

-social skills.

-friends.

-tutor or parent helper.

You own an insurance company and need to hire people to work in your office. Interview some of your friends. Hire the ones you think know about insurance. Be sure to find out why each one thinks they can do a good job.

Ask these questions:

1. Name 4 kinds of insurance.

2. Why do people buy insurance?

3. What special skills should an insurance salesperson have?

4. How do you 'sell yourself'?

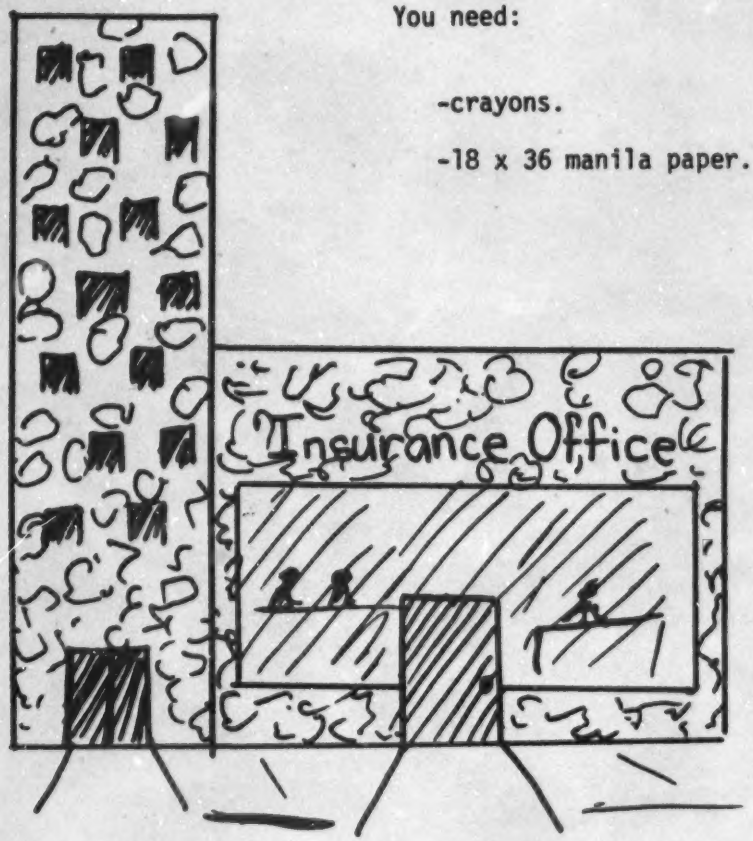
Think about other things you can ask!!

MY COMPANY!!

You need:

-crayons.

-18 x 36 manila paper.



You have just opened a new insurance office. Make a large sign to advertise your company and the kinds of insurance you sell. Make your sign colorful and eye-catching.

ACTING FUN

You need:

-lunch bags.

-crayons.

-puppet patterns.

-scissors.

-paste.

-tutor or parent helper.

Color and cut out the paper bag puppets. Make up a play about a family buying insurance to protect their home and furnishings. Present your play to the class.

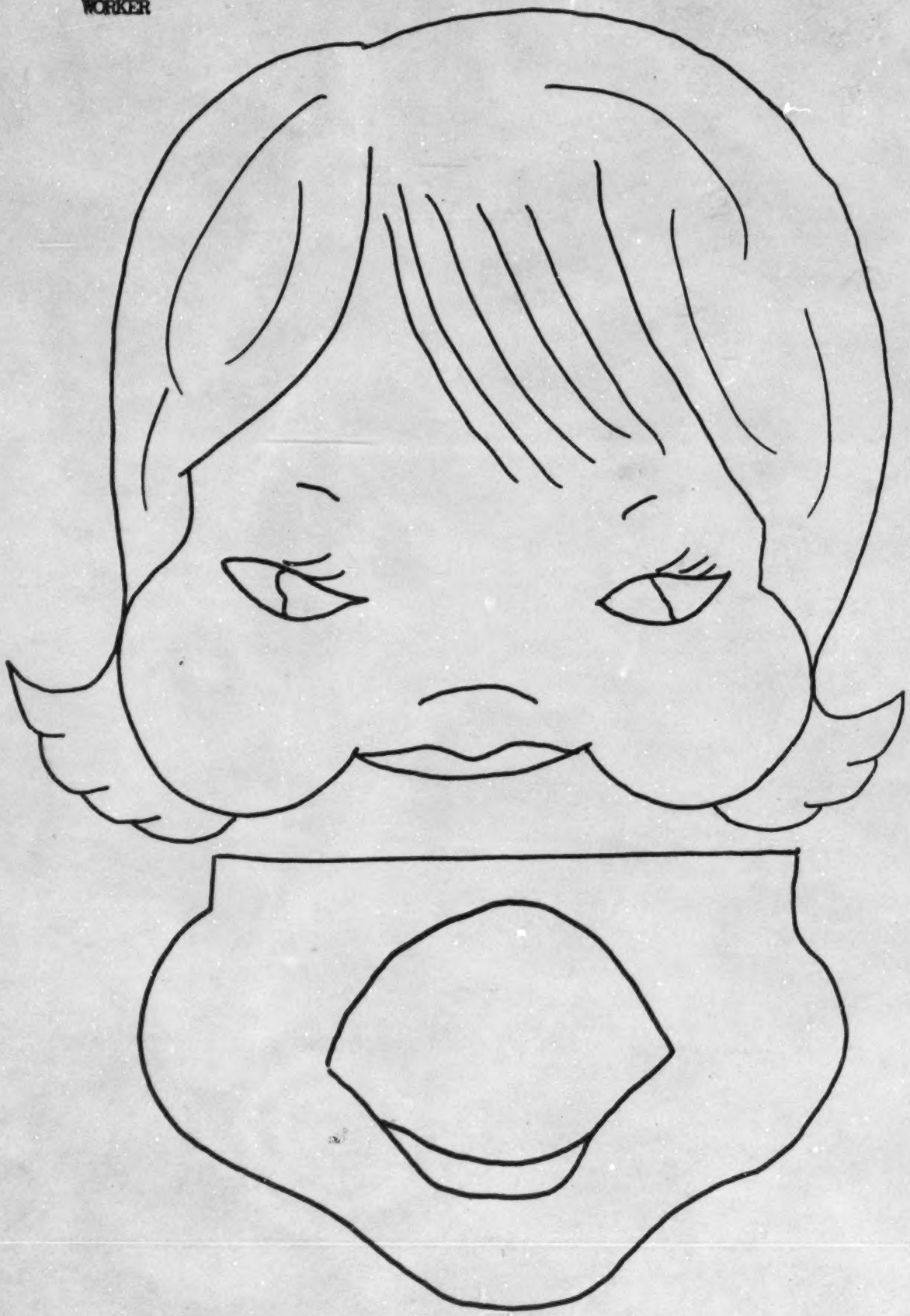
Patterns are on pages 12a, 12b, and 12c.

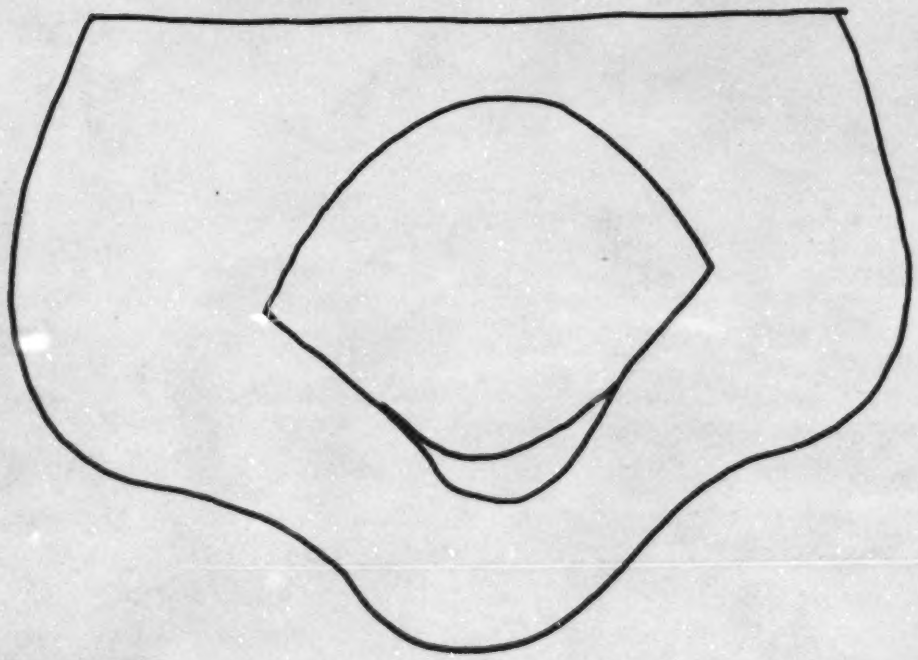
FATHER
INSURANCE
WORKER

12a

MOTHER
INSURANCE
WORKER

12b





WRITERS ALL

You need:

-paper.

-pencil.

-tutor or parent helper.

Write a story about one of the following. Be sure to tell how insurance helped you.

1. My Broken Leg.

2. The Missing Tool Box.

3. The Automobile Accident.

4. The Kitchen Fire.

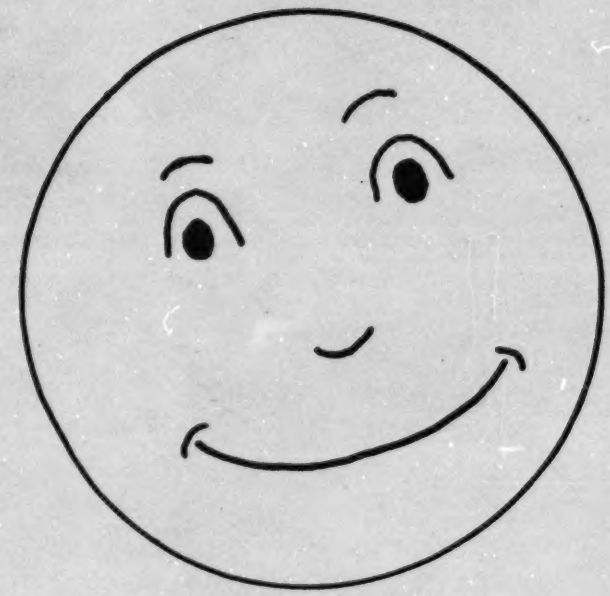
5. Our Lost Boat.

JOBS ARE FUN

You need:

-crayons.

-12 x 18 manila paper.



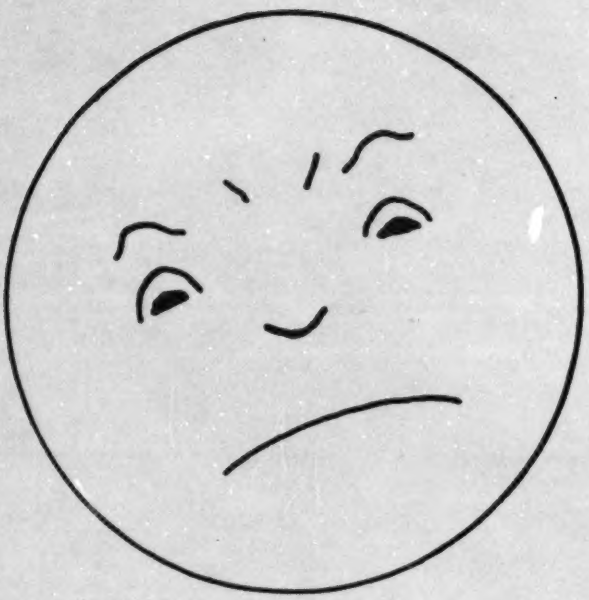
Pretend you are an insurance agent. Draw a picture to illustrate what you like best about your job. Be ready to share your picture with the class and tell what you like about your job.

I DON'T LIKE

You need:

-crayons.

-12 x 18 manila paper.



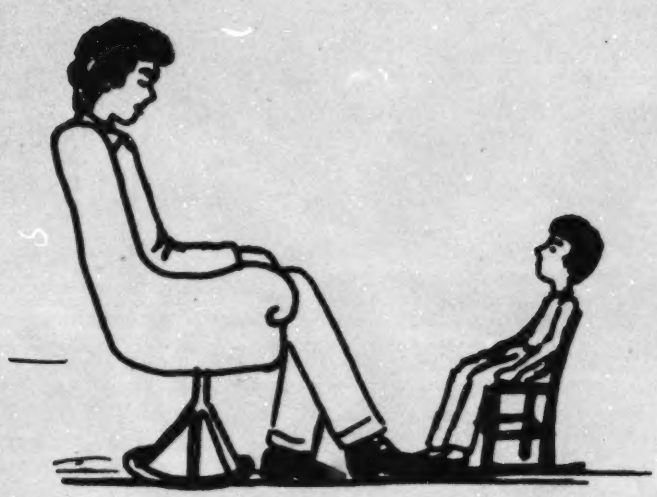
Sometimes there are jobs we have to do but really do not like to do. Draw a picture to share with others illustrating a job you would not like to do if you worked as an insurance agent.

INTERVIEW TIME

You need:

-your parents.

-this task card.



Interview your mother or father. Find out the following:

1. Has your family ever made a claim on any of the insurance policies?

2. Why do you need insurance?

3. What different kinds of insurance does your family have?

4. What are some insurance companies your family knows about?

NOTEBOOK

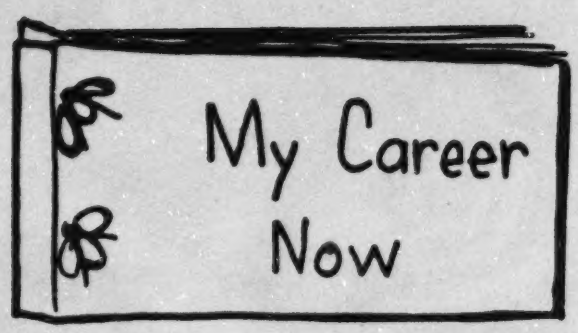
You need:

-paper.

-pencil.

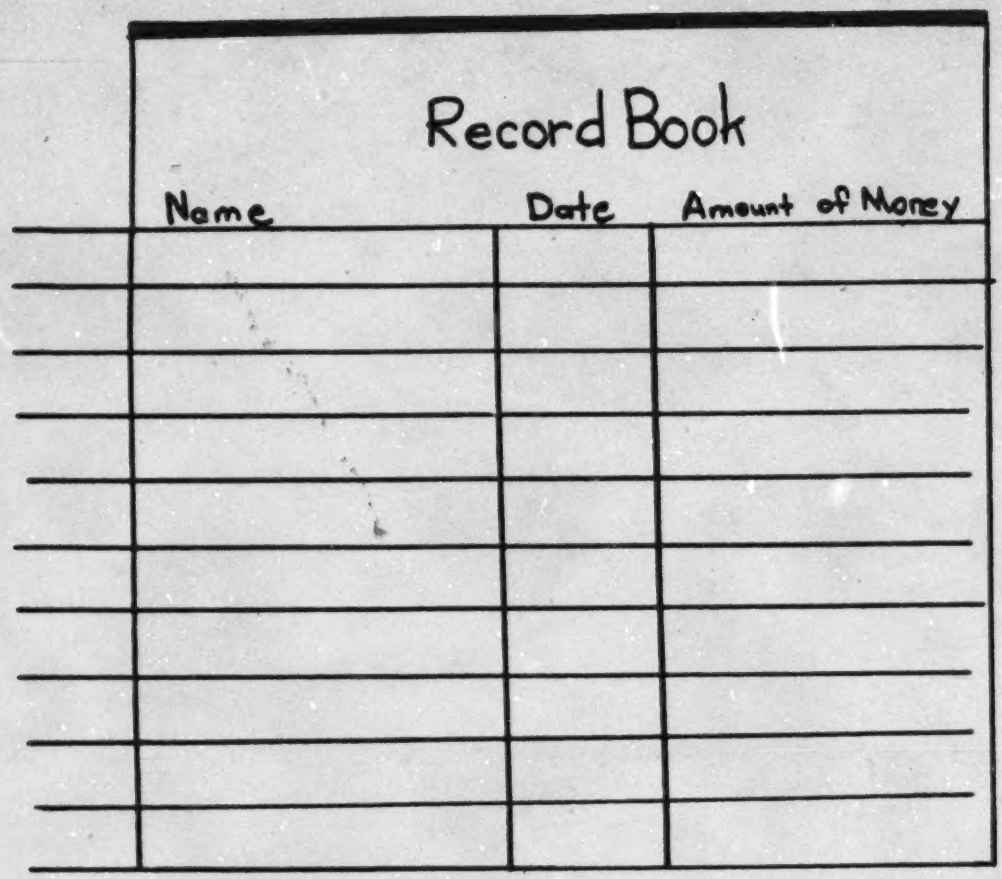
-crayons.

-tutor or parent helper.



Make a notebook called "MY CAREER NOW". Make the notebook have three parts: My School Career, My Home Jobs and My Leisure Time. Make pictures for each part of your book. Try to show how home and school jobs are related to the 'real work' you might do someday. You could show yourself doing chores at home and doing them well. You could show yourself completing a school assignment.

Draw several pictures showing what you would like to do during your leisure time. What do you think you would like to do when you are an adult?



RECORD KEEPING

You need:

-lined paper.

-pencil.

-tutor or parent helper.

Each insurance agent must keep a record of the premiums collected, the day received, and from whom. Make a record book for yourself. Pretend everyone in your class has bought insurance from you. Write each person's name, the date, and how much each one paid.

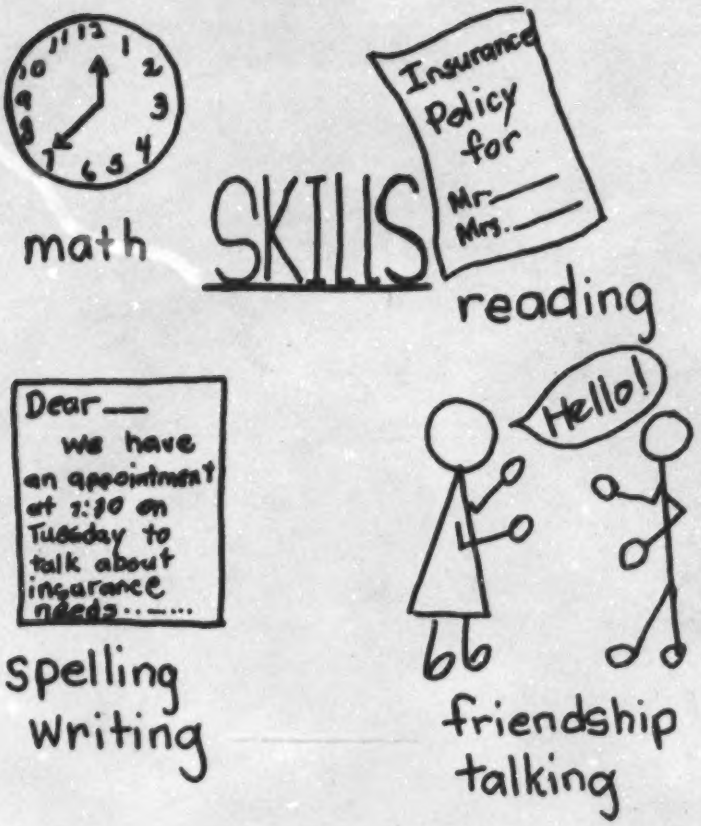
TASK CARD 19

SKILLS FOR ALL!!

You need:

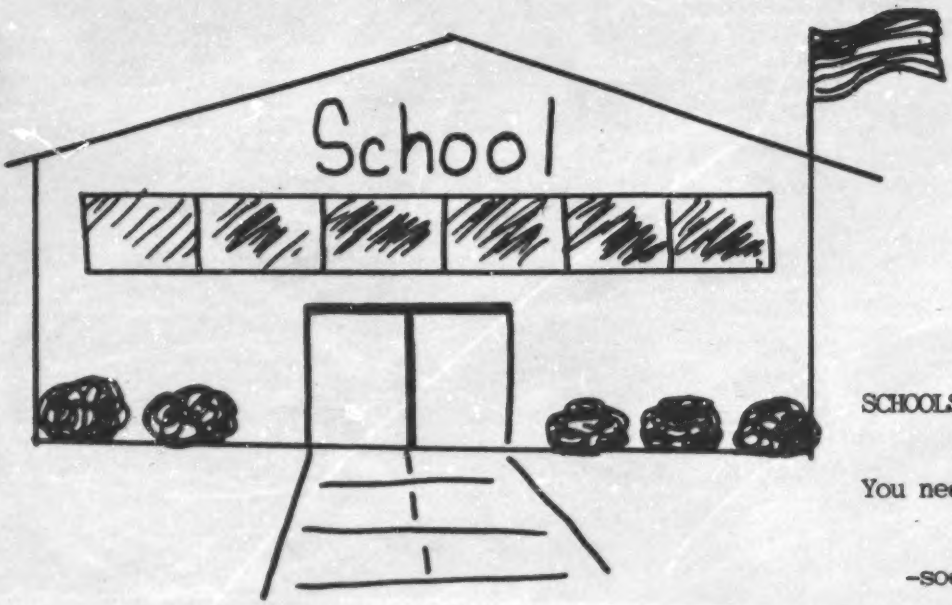
-crayons.

-12 x 18 manila paper.



Insurance workers use many skills you are learning in school. Choose one of these and draw a picture to show how the worker uses the skill.

1. Reading.
2. Writing.
3. Arithmetic.
4. Social skills.



SCHOOLS ARE PROTECTED

You need:

-social skills.

-a friend.

-tutor or parent helper.

Make an appointment with the principal or custodian. Find out how the school is protected by insurance. Plan a report for the class.

It is important to thank the principal or custodian for time and information. Write a thank you note.